

AMENDMENTS TO THE CLAIMS

Following is a detailed listing of all claims that are, or were, in the application. A status identifier is provided for every claim and the current text of every claim is presented, unless the claim has been cancelled or not entered. Current amendments to the claims are expressed in the detailed listing by strikethrough or double brackets (for deleted matter) or underlining (for added matter).

1. (PREVIOUSLY PRESENTED) A method of facilitating a transaction between a customer and a merchant, comprising:

arranging, by a merchant, for a benefit to be applied to the transaction in exchange for a future performance of a task by the customer, the benefit comprising a subsidy and the task being associated with a subsidy provider other than the merchant, and wherein the benefit is applied to the transaction before performance of the task by the customer;

arranging for the customer to provide a security deposit; and

returning the security deposit to the customer based on the performance of the task.

2. (ORIGINAL) The method of claim 1, wherein the transaction comprises a purchase by the customer of at least one of: (i) an item; (ii) a product; and (iii) a service.

3. (CANCELLED)

4. (ORIGINAL) The method of claim 1, wherein the benefit comprises at least one of: (i) a reduction in an amount of payment provided by the customer; (ii) a supplemental item received by the customer, (iii) a substitute item received by the customer, (iv) an amount of payment received by the customer, (v) a payment of an alternate currency to the customer, (vi) an improved transaction term, (vii) an improved warranty term, and (viii) an improved interest rate term.

5. (ORIGINAL) The method of claim 1, wherein said arranging for the benefit to be applied to the transaction comprises:

transmitting to the customer an offer to apply the benefit to the transaction in exchange for the future performance of the task by the customer; and

- receiving from the customer a response to the offer.
6. (ORIGINAL) The method of claim 5, wherein said transmitting is performed in response to receiving an indication that the customer is interested in purchasing an item.
7. (ORIGINAL) The method of claim 1, wherein the security deposit comprises a payment by the customer.
8. (CANCELLED)
9. (ORIGINAL) The method of claim 1, wherein the security deposit comprises a reduction of an amount of credit available to the customer.
- 10.-12. (CANCELLED)
13. (ORIGINAL) The method of claim 1, wherein said arranging for the customer to provide the security deposit further comprises:
receiving a payment identifier from the customer; and
arranging for the customer to provide payment of the security deposit using the payment identifier.
14. (ORIGINAL) The method of claim 13, wherein the payment identifier comprises at least one of: (i) a credit card number, (ii) a debit card number, (iii) a bank account number, and (iv) electronic payment protocol information.
15. (CURRENTLY AMENDED) The method of claim 1, further ~~comprises~~ comprising:
determining the benefit.
16. (ORIGINAL) The method of claim 15, wherein said determining is based on information associated with the transaction.

17. (ORIGINAL) The method of claim 15, wherein said determining is based on information associated with the customer.

18. (ORIGINAL) The method of claim 17, wherein the information associated with the customer comprises at least one of: (i) demographic information, (ii) psychographic information, (iii) an address, (iv) a credit rating, and (v) a transaction history.

19. (ORIGINAL) The method of claim 15, wherein said determining is based on information associated with the task.

20. (PREVIOUSLY PRESENTED) The method of claim 15, wherein said determining is based on information associated with an indication received from a customer device.

21. (PREVIOUSLY PRESENTED) The method of claim 16, wherein said determining is based on information associated with an item purchased by the customer in the transaction.

22. (ORIGINAL) The method of claim 21, wherein the information associated with the item comprises at least one of: (i) an item price, and (ii) an item category.

23. (ORIGINAL) The method of claim 15, wherein said determining is based on information associated with the merchant.

24. (PREVIOUSLY PRESENTED) The method of claim 15, wherein said determining is based on at least one of: (i) information associated with the subsidy provider, and (ii) a customer acquisition rate.

25. (PREVIOUSLY PRESENTED) The method of claim 1, wherein returning the security deposit to the customer comprises:
providing a payment to the customer.
26. (PREVIOUSLY PRESENTED) The method of claim 1, wherein returning the security deposit to the customer comprises:
arranging for the subsidy provider to provide a payment to the customer.
27. (PREVIOUSLY PRESENTED) The method of claim 1, wherein returning the security deposit to the customer comprises:
transmitting information associated with the transaction to at least one of: (i) the customer, and (ii) the subsidy provider.
28. (PREVIOUSLY PRESENTED) The method of claim 1, wherein returning the security deposit to the customer comprises:
receiving information associated with the performance of the task from at least one of: (i) the customer, and (ii) the subsidy provider.
29. (ORIGINAL) The method of claim 28, further comprising:
verifying the received information associated with the performance of the task.
30. (ORIGINAL) The method of claim 28, wherein the information associated with the performance of the task comprises a hash value.
31. (ORIGINAL) The method of claim 28, wherein said receiving comprises:
receiving the information associated with the performance of the task from a customer device.
32. (ORIGINAL) The method of claim 28, wherein said receiving comprises:
receiving the information associated with the performance of the task from the customer in a human-recognizable format.

33. (PREVIOUSLY PRESENTED) An apparatus for facilitating a transaction between a customer and a merchant, comprising:
- a processor; and
 - a storage device coupled to said processor and storing instructions adapted to be executed by said processor to:
 - arrange for a benefit to be applied to the transaction in exchange for a future performance of a task by the customer, wherein the benefit does not comprise a product and the task being associated with a party other than the merchant, and the benefit to be applied to the transaction before performance of the task by the customer;
 - arrange for the customer to provide a security deposit; and
 - return the security deposit to the customer based on the performance of the task.
34. (ORIGINAL) The apparatus of claim 33, further comprising:
- a communication device coupled to said processor and adapted to communicate with at least one of: (i) a customer device, (ii) a controller, (iii) a merchant device, (iv) a subsidy provider device, (v) a benefit provider device, (vi) an escrow service device, and (vii) a payment device.
35. (ORIGINAL) The apparatus of claim 33, wherein said storage device further stores at least one of: (i) a customer database, (ii) a task database, (iii) a rebate certificate database, and (iv) a rebate code database.

36. (PREVIOUSLY PRESENTED) A medium storing instructions adapted to be executed by a processor to perform a method for facilitating a transaction between a customer and a merchant, said method comprising:

arranging, via a computing device, for a benefit to be applied to the transaction in exchange for a future performance of a task by the customer, the task being associated with a party other than the merchant and wherein the task does not comprise a return of a product, and the benefit to be applied to the transaction before performance of the task by the customer;

arranging for the customer to provide a security deposit; and
returning the security deposit to the customer based on the performance of the task.

37. (CANCELLED)

38. (PREVIOUSLY PRESENTED) A method comprising:

receiving an indication a customer is interested in purchasing an item from a merchant;

based on the received indication, transmitting to the customer via a processing device an offer to apply a benefit, provided by a subsidy provider other than the merchant, to a purchase of the item in exchange for a future performance of a task by the customer;

receiving a payment identifier from the customer;
arranging for the customer to provide payment of a security deposit using the payment identifier;

before verifying performance of the task by the customer, applying the benefit to the purchase;

verifying the performance of the task by the customer; and
returning the security deposit to the customer based on the performance of the task.

39. (PREVIOUSLY PRESENTED) A method comprising:

receiving, from a customer, a security deposit to secure a benefit provided by a merchant, wherein the benefit comprises a monetary amount equivalent to the security deposit;

after receiving the security deposit from the customer, providing the benefit to the customer in exchange for a task to be performed by the customer after the customer receives the benefit, the task being associated with a party other than the merchant;

after providing the benefit to the customer, receiving, via a processing device, information indicating that the customer has performed the task; and

after receiving the information, returning the security deposit to the customer.

40.- 54. (CANCELLED)

55. (NEW) A computer readable medium storing instructions for facilitating a transaction between a customer and a merchant, the instructions configured to direct a processor to:

receive an indication a customer is interested in purchasing an item from a merchant;

based on the received indication, transmit to the customer via a processing device an offer to apply a benefit, provided by a subsidy provider other than the merchant, to a purchase of the item in exchange for a future performance of a task by the customer;

receive a payment identifier from the customer;

arrange for the customer to provide payment of a security deposit using the payment identifier;

before verifying performance of the task by the customer, apply the benefit to the purchase;

verify the performance of the task by the customer; and

return the security deposit to the customer based on the performance of the task.

56. (NEW) An apparatus for facilitating a transaction between a customer and a merchant, comprising:
- a processor; and
 - a storage device coupled to said processor and storing instructions adapted to be executed by said processor to:
 - receive an indication a customer is interested in purchasing an item from a merchant;
 - based on the received indication, transmit to the customer via a processing device an offer to apply a benefit, provided by a subsidy provider other than the merchant, to a purchase of the item in exchange for a future performance of a task by the customer;
 - receive a payment identifier from the customer;
 - arrange for the customer to provide payment of a security deposit using the payment identifier;
 - before verifying performance of the task by the customer, apply the benefit to the purchase;
 - verify the performance of the task by the customer; and
 - return the security deposit to the customer based on the performance of the task.

57. (NEW) A computer readable medium storing instructions for facilitating a transaction between a customer and a merchant, the instructions configured to direct a processor to:

receive, from a customer, a security deposit to secure a benefit provided by a merchant, wherein the benefit comprises a monetary amount equivalent to the security deposit;

after receiving the security deposit from the customer, provide the benefit to the customer in exchange for a task to be performed by the customer after the customer receives the benefit, the task being associated with a party other than the merchant;

after providing the benefit to the customer, receive, via a processing device, information indicating that the customer has performed the task; and

after receiving the information, return the security deposit to the customer.

58. (NEW) An apparatus for facilitating a transaction between a customer and a merchant, comprising:

a processor; and

a storage device coupled to said processor and storing instructions adapted to be executed by said processor to:

receive, from a customer, a security deposit to secure a benefit provided by a merchant, wherein the benefit comprises a monetary amount equivalent to the security deposit;

after receiving the security deposit from the customer, provide the benefit to the customer in exchange for a task to be performed by the customer after the customer receives the benefit, the task being associated with a party other than the merchant;

after providing the benefit to the customer, receive, via a processing device, information indicating that the customer has performed the task; and

after receiving the information, return the security deposit to the customer.